

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

JOSUE D. RIVAS-TORRES

Debtor(s)

Case No. 22-11979

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2022.
- 2) The plan was confirmed on 05/06/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/26/2023, 11/03/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/28/2022, 07/13/2023, 04/23/2024, 09/19/2024.
- 5) The case was dismissed on 12/18/2024.
- 6) Number of months from filing or conversion to last payment: 31.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,354.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,124.96
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,124.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,408.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$404.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,813.00**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
RUSSELL L LOW ESQ	Attorney Fee	\$1,000.00	\$5,408.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RESOLUTION SERVICES	Unsecured	229.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORPC	Secured	NA	0.00	0.00	0.00	0.00
ASPIRE/EMERGE	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	15,063.00	15,063.92	15,063.92	0.00	0.00
BANK OF AMERICA	Unsecured	8,204.00	8,204.58	8,204.58	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/ABARCORMBIE	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/PIER 1	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/VICTORIA SECRET	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/VICTORIA SECRET	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYBANK/NEW YORK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAN	Unsecured	3,407.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	6,514.00	6,514.78	6,514.78	0.00	0.00
DISCOVER BANK	Unsecured	773.00	773.03	773.03	0.00	0.00
EOS CCA	Unsecured	582.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	5,509.00	5,509.41	5,509.41	0.00	0.00
LIBERTY SAVINGS FCU	Unsecured	0.00	NA	NA	0.00	0.00
LIBERTY SAVINGS FCU	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	9,180.00	9,460.83	9,460.83	0.00	0.00
LVNV FUNDING/COMENITY BANK/K	Unsecured	9,180.23	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	NA	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	3,003.51	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	1,004.81	1,004.81	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	2,252.41	2,252.41	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	1,941.70	1,941.70	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MONTEREY FINANCIAL SVC	Unsecured	155.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,085.00	3,045.72	3,045.72	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	1,834.00	1,795.74	1,795.74	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	2,002.00	1,963.48	1,963.48	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	1,503.00	1,464.23	1,464.23	0.00	0.00
STERLING JEWELERS, INC.	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/HSN	Unsecured	545.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/GAP	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/PC RICHARD	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY/AMERICAN EAGLE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY/AMERICAN EAGLE	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY/ASHLEY FURNITURE H	Unsecured	963.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	1,879.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	1,609.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	1,594.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	510.00	NA	NA	0.00	0.00
UNITED STATES TREASURY/IRS	Priority	3,612.00	3,612.00	3,612.00	311.96	0.00
WELLS FARGO CARD SERVICES	Unsecured	7,488.00	7,488.57	7,488.57	0.00	0.00
WELLS FARGO-PL&L	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,612.00	\$311.96	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,612.00</b>	<b>\$311.96</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$66,483.21</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,813.00</u>	
Disbursements to Creditors	<u>\$311.96</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$6,124.96</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/19/2024

By: /s/ Marie-Ann Greenberg

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.